

COAST, Business Plan 2022-23

Period: 1st July, 2022 to 30 June, 2023

Chattogram Region

BDT in Crore

Particulars	1st Qrt	2nd Qrt	3rd Qrt	4th Qrt	Total
Number of Branch	19	19	19	19	19
Number of CDO	75	78	78	78	78
No of Group (shomity)	1350	1404	1404	1404	1404
Opening Member balance	24100	25104	26148	26850	24100
Add : Member admission	3345	3480	3510	3510	13845
less : Member dropout	2342	2436	2808	2808	10394
Closing member balance	25104	26148	26850	27552	27552
Opening Loanee balance	20100	21153	22234	23268	20100
New Loanee/ Borrower	5348	5599	5777	5926	22649
Full paid Loanee (Borrower)	4294	4518	4743	4955	18510
Closing loanee balance	21153	22234	23268	24238	24238
Average Loan size	65000	65000	65000	65000	65000
Opening Loan O/S (principal)	61.60	67.53	72.59	76.69	61.60
Disbursement (Prin.)	34.76	36.39	37.55	38.52	147.22
Realizable (Prin)	24.64	26.82	28.65	30.14	110.26
Realization (Prin)	24.40	26.55	28.37	29.84	109.15
Overdue Collection (Prin)	0.36	0.36	0.35	0.35	1.42
Advance Collection (Prin)	4.07	4.43	4.73	4.97	18.19
Total Realization	28.83	31.34	33.45	35.16	128.77
Closing Outstanding (prin)	67.53	72.59	76.69	80.05	80.05
New Overdue	0.25	0.27	0.29	0.30	1.10
Overdue Balance	5.98	5.89	5.83	5.78	5.78
Opening Savings balance	20.00	21.30	22.65	24.05	20.00
Add : Savings Collection	4.26	4.44	4.60	4.73	18.04
Less : With/Ret/Adjust Savings	2.96	3.09	3.20	3.29	12.54
Savings Closing Balance	21.30	22.65	24.05	25.49	25.49
Service Charge Income	3.12	3.39	3.62	3.80	13.93
Format/ Pass book/ etc sale	0.01	0.01	0.01	0.01	0.04
Write-off Collection	0.00	0.00	0.00	0.00	0.01
Other Income (deduct/etc)	0.01	0.01	0.01	0.01	0.04
Total Income	3.14	3.41	3.64	3.83	14.03
Salary & Benefits	1.33	1.33	1.33	1.33	5.33
Other Expenditure (Administrative)	0.36	0.36	0.36	0.36	1.42
Loan Loss provision	0.30	0.25	0.21	0.17	0.92
Interest on Mother Loan	0.57	0.62	0.67	0.70	2.56
Interest on Members Savings	0.31	0.33	0.35	0.37	1.35
Total Expenditure	2.87	2.89	2.91	2.93	11.59
Profit/Loss	0.28	0.52	0.74	0.90	2.44
Fund/ Equity	2.46	2.99	3.72	4.62	4.62
Total Assets	75.04	80.65	85.21	88.94	88.94